

Form: ICB-19001-01 rev. 01

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977

In Re:

Noel M. Young
Todd M. Young

Debtor(s)

Case No.: 19-17290 (ABA)

Hearing Date: 11/10/2021

Judge: Andrew B. Altenburg, Jr.



Order Filed on November 10, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: November 10, 2021



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Noel M. Young and Todd M. Young

Case No.: 19-17290 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

The modified plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with, particularly 11 USC § 1329; and for good cause show, it is

ORDERED that the modified plan of the above named debtor, dated 10/04/2021, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$277.00 for a period of 5 months beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$7,529.00 paid to date.

ORDERED that debtor shall pay.

Base dividend to timely filed non-priority unsecured claims, or claims allowed pursuant to an order of the Court.

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Debtor: Noel M. Young and Todd M. Young

Case No.: 19-17290 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. §1305(a), in the amount filed by the post-petition claimant.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharge.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte an Amended Order Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed.R.Bank. P.3002.

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Debtor: Noel M. Young and Todd M. Young

Case No.: 19-17290 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor and file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED that any post-confirmation appreciation in the estate of the debtor be used for the benefit of the unsecured creditors.

ORDERED that any funds accrued to a creditor who has not filed a timely proof of claim be used for the benefit of the unsecured creditors.

ORDERED as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Rocket Mortgage will be paid outside of the Chapter 13 Plan pursuant to a loan modification agreement. The Standing Trustee shall make no payments to Rocket Mortgage on account of post-petition arrears set forth in the supplemental forbearance proof of claim dated September 30, 2021. Total plan length of 36 months.

In re:
Noel M. Young
Todd M. Young
Debtors

Case No. 19-17290-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 10, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Noel M. Young, Todd M. Young, 222 Woodbine Drive, Marlton, NJ 08053-2448

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Joint Debtor Todd M. Young andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Debtor Noel M. Young andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

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Date Rcvd: Nov 10, 2021

Form ID: pdf903

Total Noticed: 1

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joni L. Gray

on behalf of Debtor Noel M. Young joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

Joni L. Gray

on behalf of Joint Debtor Todd M. Young joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

Melanie Carmela Grimes

on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC.
nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10